

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Smith, Deborah S.

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **1,800.00**

Prior to the filing of this statement I have received \$ **1,800.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 18, 2009

Date

/s/ Jay D. Carr, Esq.

Jay D. Carr, Esq.
Carr Saglimben LLP
235 N. Union St.
Olean, NY 14760

mablakely@carrsaglimben.com

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Smith, Deborah S.

Printed Name(s) of Debtor(s)

X /s/ Deborah S. Smith

Signature of Debtor

3/18/2009

Date

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

United States Bankruptcy Court Western District of New York						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Smith, Deborah S.				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): fdba Buffalo Outfitters Fly Shop				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7586 / 26-0147361				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): 9470 Route 242 Little Valley, NY				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
ZIPCODE 14755				ZIPCODE			
County of Residence or of the Principal Place of Business: Cattaraugus				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):							
ZIPCODE							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9 Recognition of a Foreign <input type="checkbox"/> Chapter 11 Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13 Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer <input type="checkbox"/> Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Smith, Deborah S.**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Kenneth Smith

Case Number:

1-05-12365-CLB

Date Filed:

3/30/2005

District:

Western District Of New York

Relationship:

Husband

Judge:

Bucki**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X /s/ Jay D. Carr, Esq.**3/18/09**

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Smith, Deborah S.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Deborah S. Smith

Signature of Debtor

Deborah S. Smith**X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 18, 2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney***X /s/ Jay D. Carr, Esq.**

Signature of Attorney for Debtor(s)

Jay D. Carr, Esq.
Carr Saglimben LLP
235 N. Union St.
Olean, NY 14760

mablakely@carrsaglimben.com**March 18, 2009**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

Smith, Deborah S.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Deborah S. Smith

Date: March 18, 2009

Certificate Number: 01401-NYW-CC-005457014

CERTIFICATE OF COUNSELING

I CERTIFY that on November 19, 2008, at 9:34 o'clock PM EST,

Deborah Smith received from

GreenPath, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of New York, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: November 19, 2008

By /s/Holli Bratt for Ashley Curry

Name Ashley Curry

Title Bankruptcy Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
600 Broad St. Salamanca, NY 14779	1/2 Fee Simple		120,000.00	157,726.00
North State St. Salamanca, NY 14779	1/2 Fee Simple		8,000.00	0.00
TOTAL			128,000.00	

(Report also on Summary of Schedules)

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		2,450.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Cattaraugus Co. Bank (Checking) CCSC Fed Credit Union Gowanda Federal Credit Union	W	100.00 20.00 75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Furniture & Appliances		2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Apparel		200.00
7. Furs and jewelry.		Wedding Ring		500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Ins. Policy		0.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		NYS Deferred Compensation		19,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Honda Civic		2,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				26,845.00

_____ **0** continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	Debtor & Creditor Law § 283	2,450.00	2,450.00
Cattaraugus Co. Bank (Checking)	Debtor & Creditor Law § 283	100.00	100.00
CCSC Fed Credit Union	Debtor & Creditor Law § 283	20.00	20.00
Furniture & Appliances	CPLR § 5205(a)(5)	2,000.00	2,000.00
Apparel	CPLR § 5205(a)(5)	200.00	200.00
Wedding Ring	CPLR § 5205(a)(6)	500.00	500.00
NYS Deferred Compensation	Debtor & Creditor Law § 282, CPLR § 5205(c)(2)	19,000.00	19,000.00
2004 Honda Civic	Debtor & Creditor Law § 282(1)	2,400.00	2,500.00

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6409327703 Five Star Bank 44 Liberty St. Warsaw, NY 14810		home equity loan VALUE \$ 120,000.00				42,000.00	37,726.00
ACCOUNT NO. Woods Oviatt Gilman LLP 700 Crossroads Building, 2 State St. Rochester, NY 14614		Assignee or other notification for: Five Star Bank VALUE \$					
ACCOUNT NO. 2373185001 Five Star Bk 44 Liberty St Bath, NY 14810	J	Mortgage account opened 2005-08 VALUE \$ 120,000.00				75,000.00	
ACCOUNT NO. Phillips Lytle LLP 1400 First Federal Plaza Rochester, NY 14614		Assignee or other notification for: Five Star Bk VALUE \$					
Subtotal (Total of this page)						\$ 117,000.00	\$ 37,726.00
Total (Use only on last page)						\$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)1 continuation sheets attached

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9368021819514 Wells Fargo Hm Mortgag PO Box 10368 Des Moines, IA 50306-0368	X J	Mortgage account opened 1999-09-30 VALUE \$ 120,000.00				40,726.00	
ACCOUNT NO. Steven J. Baum, PC 220 Northpoinyr Parkway Ste. G Amherst, NY 14228		Assignee or other notification for: Wells Fargo Hm Mortgag VALUE \$					
ACCOUNT NO. US Bank National Association 3476 Stateview Blvd. Ft. Mill, SC 29715		Assignee or other notification for: Wells Fargo Hm Mortgag VALUE \$					
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims	Subtotal (Total of this page)					\$ 40,726.00	\$
	Total (Use only on last page)					\$ 157,726.00	\$ 37,726.00

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **Smith, Deborah S.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 59362 Abrams, Davis & Keller, Inc. 1201 Sussex Turnpike, Ste. 102 Randolph, NJ 07869	X	Debt adjusters				643.61
ACCOUNT NO. 8144268158pa00004 Aes/ Hsbc Pob 2461 Harrisburg, PA 17101		Installment account opened 2007-09				11,702.00
ACCOUNT NO. 8144268158pa00003 Aes/natl Col Pob 2461 Harrisburg, PA 17101		Installment account opened 2006-09				5,583.00
ACCOUNT NO. 8144268158pa00001 Aes/nct Pob 2461 Harrisburg, PA 17105		Installment account opened 2004-08				10,770.00
Subtotal (Total of this page)						\$ 28,698.61
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

12 continuation sheets attached

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8144268158pa00002 Aes/nct Pob 2461 Harrisburg, PA 17105		Installment account opened 2005-08				8,196.00
ACCOUNT NO. P07AT239064 AMCA PO Box 1235 Elmsford, NY 10523-0935		Collection (medical)				226.60
ACCOUNT NO. Quest Diagnostics Inc. 3 Giralda Farms Madison, NJ 07940		Assignee or other notification for: AMCA				
ACCOUNT NO. 142210 Angler Sport Group 6619 Oak Orchard Rd. Elba, NY 14058	X	equipment				1,358.04
ACCOUNT NO. B218 Atlantic Salmon Federation (Canada) PO Box 5200 St. Andrew, NB E5B 3S8	X	equipment				18.40
ACCOUNT NO. 5615 Bank Of America PO Box 15726 Wilmington, DE 19886		credit card				10,488.34
ACCOUNT NO. smith Bee Publications, Inc. 5564 Main St. Buffalo, NY 14231	X	publications				5,171.44

Sheet no. 1 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **25,458.82**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Aaron Dautch Sternberg & Lawson. , LLP 730 Convention Tower Buffalo, NY 14202		Assignee or other notification for: Bee Publications, Inc.				
ACCOUNT NO. Cattaraugus County Sheriff Dept. 301 Court St. Little Valley, NY 14755		Assignee or other notification for: Bee Publications, Inc.				
ACCOUNT NO. 1601 Bk Of Amer PO Box 22031 Greensboro, NC 27420		Revolving account opened 2002-02				13,474.00
ACCOUNT NO. ken11907A Bob Henley's Tie-A-Fly 4511 Ashton Drive Sacramento, CA 95864	X	equipment for business				364.10
ACCOUNT NO. Buffalo Alarm Inc. 1325 Millersport Highway Buffalo, NY 14221						176.00
ACCOUNT NO. 4115-0770-3056-3607 Capital One PO Box 70884 Charlotte, NC 28272-0884	X	credit card				440.09
ACCOUNT NO. 1000204202 Chrysler Financial PO Box 9001921 Louisville, KY 40290-1921		Installment account opened 2006-04				31,614.00

Sheet no. 2 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **46,068.19**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2717 Citi Cards PO Box 689106 Des Moines, IA 50368-9106		credit card				4,092.61
ACCOUNT NO. 6035320262192717 Citibank South Dakota N.A. 701 East 60th Street North Sioux Falls, SD 57117						4,612.36
ACCOUNT NO. United Recovery Systems 5800 North Course Drive Houston, TX 77072		Assignee or other notification for: Citibank South Dakota N.A.				
ACCOUNT NO. 835075861 College Loan C/o Acs 501 B Utica, NY 13501		Installment account opened 2003-05				6,774.00
ACCOUNT NO. 20018358 Crystal Rock Bottled Water PO Box 10028 Waterbury, CT 06725-0028	X	bottled water				105.79
ACCOUNT NO. 599521 DeLage Landen PO Box 41601 Phila, PA 19101-1601	X	equipment				506.94
ACCOUNT NO. 6879450204012489500 Dell PO Box 5275 Carol Stream, IL 60197-5275	X	computer				2,112.68

Sheet no. 3 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **18,204.38**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601100233074 Discover Fin Pob 15316 Wilmington, DE 19850		Revolving account opened 2002-12				9,209.00
ACCOUNT NO. 6011-0026-8632-3148 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		Revolving account opened 2006-10-29				11,478.66
ACCOUNT NO. Capital Managment Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210		Assignee or other notification for: Discover Fin Svcs Llc				
ACCOUNT NO. 35866 Exofficio 2321 Circadian Way Santa Rosa, CA 95407-5416	X	equipment				60.00
ACCOUNT NO. smith Fishpond 9829 Widmer Rd. Lenexa, KS 66215	X	equipment				2,647.71
ACCOUNT NO. smith Fly Fishing Guide PO Box 331 Montoursville, PA 17754-0331	X	equipment				392.50
ACCOUNT NO. 20 Flymen Fishing Company LLC PO Box 549 Charlotte, NC 28277	X	equipment				261.35

Sheet no. **4** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **24,049.22**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. buffalo Frank Amato Publication Inc. PO Box 82112 Portland, OR 97282	X	business publication				184.08
ACCOUNT NO. 122579 G Loomis 1359 Downriver Dr. Woodland, WA 98674	X	fishing equipment				1,614.00
ACCOUNT NO. 771410045298 Gemb/sams Club Po Box 981400 El Paso, TX 79998		Revolving account opened 2008-04-17				404.00
ACCOUNT NO. 1167 Great Lakes Publishing 606 Crysler St. Pittsburgh, PA 15226	X	equipment				149.92
ACCOUNT NO. 6485 Griffin Enterprises Inc. 465A Ash Rd. Kalispell, MT 59901	X	equipment				203.55
ACCOUNT NO. 28 Hatch Magazine 16 Huntington Ave. Amelia, OH 45102	X	magazine				41.64
ACCOUNT NO. smith HMH 14 Main St. PO Box 18 Brunswick, ME 04011	X	equipment for business				782.82

Sheet no. 5 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,380.01**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 211604090021 Hsbc/bontn Pob 15521 Wilmington, DE 19805		Revolving account opened 2001-10				1,707.00
ACCOUNT NO. 38572205-321-710-P01 IC Systems, Inc. PO Box 64887 St. Paul, MN 55164-0887		collection				127.00
ACCOUNT NO. Paypal PO Box 45950 Omaha, NE 68145-0950		Assignee or other notification for: IC Systems, Inc.				
ACCOUNT NO. smith Industrial Credit Serv. 3150 Richards Rd. Ste. 102 Bellevue, WA 98005-4446	X	collection				9,878.52
ACCOUNT NO. Filson Corp. PO Box 34020 Seattle, WA 98124		Assignee or other notification for: Industrial Credit Serv.				
ACCOUNT NO. 4906 Kennebec River Fly & Tackle Co. 14 Maine St. Box 18 Brunswick, ME 04011	X	equipment				274.80
ACCOUNT NO. 048349971152 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		Revolving account opened 2007-07-17				658.00

Sheet no. **6** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **12,645.32**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. BB6367 Kurowski Of Buffalo, Inc. 5655 Main St. Williamsville, NY 14221	X	outdoor equipment				1,520.80
ACCOUNT NO. Lawrence Read 385 Heim Road Getzville, NY 14068						unknown
ACCOUNT NO. 640035620 Mercantile Adjustment Bureau, LLC PO Box 9016 Williamsville, NY 14231		collection (BD CK)				21.98
ACCOUNT NO. Five Star Bank 44 Liberty St. Warsaw, NY 14810		Assignee or other notification for: Mercantile Adjustment Bureau, LLC				
ACCOUNT NO. 381474411 National Fuel P.O. Box 4103 Buffalo, NY 14264						438.52
ACCOUNT NO. 16237-24131 National Grid PO Box 4798 Syracuse, NY 13221-4798	X	utilites				509.66
ACCOUNT NO. smith NCO Financial Systems PO Box 15630 Dept. 23 Wilmington, DE 19850-5630	X	collection				1,099.02

Sheet no. 7 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,589.98**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Vortex Outdoors 753 West 1700 South Salt Lake City, UT 84104-8410		Assignee or other notification for: NCO Financial Systems				
ACCOUNT NO. 3447343 One Communications PO Box 1927 Albany, NY 12201	X	telephone				713.90
ACCOUNT NO. 8280760000847903 Outsource Receivable 261 Main St. Arcade, NY 14009		Unknown account opened 2008-03				1,598.00
ACCOUNT NO. Olean General Hospital 500 Main St. Olean, NY 14760		Assignee or other notification for: Outsource Receivable				
ACCOUNT NO. 12200760000028711 Outsource Receivable 261 Main St. Arcade, NY 14009		Unknown account opened 2008-07				35.00
ACCOUNT NO. Olean General Hospital 500 Main St. Olean, NY 14760		Assignee or other notification for: Outsource Receivable				
ACCOUNT NO. 8270760000869293 Outsource Receivable 261 Main St. Arcade, NY 14009		Unknown account opened 2008-05				16.00

Sheet no. **8** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,362.90**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Olean General Hospital 500 Main St. Olean, NY 14760		Assignee or other notification for: Outsource Receivable				
ACCOUNT NO. 9377 Overhead Door Co. Of Jamestown 1884 Mason Dr. Jamestown, NY 14701	X	2008 Door materials				975.00
ACCOUNT NO. unknown OVIS 178 Conservation Way Sunderland, VT 05250-4465	X	fly rods supplies				12,126.02
ACCOUNT NO. Relin, Goldstein & Crane, LLP 28 East Main St. Ste. 1800 Rochester, NY 14614-1918		Assignee or other notification for: OVIS				
ACCOUNT NO. smith Rajeff Sports 7113 NW 25th St. Vancouver, WA 98665	X	equipment				211.98
ACCOUNT NO. smith Raymont C. Rumpf & Son PO Box 319 Sellersville, PA 18960	X	equipment				1,912.10
ACCOUNT NO. 592705-4-310 Receivables Control Corp. PO Box 9658 Minneapolis, MN 55440-9658	X	financial serv.				9,785.91

Sheet no. 9 of 12 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **25,011.01**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. buf001 RIO Products Intl. Inc. 5050 S. Yellowstone Hwy. Idaho Falls, ID 83402	X	equipment for business				87.29
ACCOUNT NO. buffalo 002723 Rivers West Apparel Inc. 2900 4th Ave. South Seattle, WA 98134	X	apparel for business				583.06
ACCOUNT NO. buffalo RL Winston Rod Company PO Box 411 Twin Bridges, MT 59754	X	equipment for business				2,155.76
ACCOUNT NO. buffa14221 Simms Fishing Products PO Box 3645 Bozeman, MT 59772	X	equipment for business				6,548.88
ACCOUNT NO. 2008-17 Smartshield Sunscreens PO Box 191091 Dallas, TX 75219	X	equipment for busienss				233.83
ACCOUNT NO. 00-NY15131 Spirit River Inc. 423 Winchester St. Roseburg, OR 97470	X	outdoor equipment				326.00
ACCOUNT NO. 15549 Stone Creek LTD 2645 64th Ave. Greeley, CO 80634-8906	X	items for business				439.85

Sheet no. **10** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **10,374.67**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. R14221 Ted Juracsik Tool/Tibor Reel 255 North Congress Ave. Delray Beach, FL 33445	X	equipment				688.00
ACCOUNT NO. NCO Financial Systems PO Box 4936 Trenton, NJ 08650		Assignee or other notification for: Ted Juracsik Tool/Tibor Reel				
ACCOUNT NO. 6035320262192717 Thd/cbsd Po Box 6497 Sioux Falls, SD 57117		Revolving account opened 2007-05-02				4,301.00
ACCOUNT NO. inv29519 The Waterworks-Lamson PO Box 2367 Ketchum, ID 83340	X	business supplies				757.62
ACCOUNT NO. 07964-0041030425 Transworld Systems PO Box 1864 Santa Rosa, CA 95402		Collection (home warranties)				552.42
ACCOUNT NO. American Home Shield PO Box 2803 Memphis, TN 38101-2803		Assignee or other notification for: Transworld Systems				
ACCOUNT NO. 6420893 Unique National Collec 119 E Maple St Jeffersonville, IN 47130		Open account opened 2007-11-28				102.00

Sheet no. **11** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **6,401.04**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Smith, Deborah S.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Monroe County Library System 115 South Ave. Rochester, NY 14604		Assignee or other notification for: Unique National Collec				
ACCOUNT NO. US Bank National Association 3476 Stateview Blvd. Ft. Mill, SC 29715						0.00
ACCOUNT NO. 44827 Whiting Farms Inc. 5796 Sawmill Mesa Rd. Delta, CO 81416-3536	X	equipment				813.31
ACCOUNT NO. buffaloout Xerographic Solutions 1387 Fairport Rd. Ste. 1000-A Fairport, NY 14450	X					210.41
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **12** of **12** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,023.72**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$ **207,267.87**

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Lawrence Read 385 Heim Rd. Getzville, NY 14068	Commercial Lease for store located at 5566 Main St. Williamsville, NY 14221

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Buffalo Outfitters Fly Shop 5655 Main St. Williamsville, NY 14221	Kurowski Of Buffalo, Inc. 5655 Main St. Williamsville, NY 14221
	Spirit River Inc. 423 Winchester St. Roseburg, OR 97470
	Rivers West Apparel Inc. 2900 4th Ave. South Seattle, WA 98134
	Stone Creek LTD 2645 64th Ave. Greeley, CO 80634-8906
	One Communications PO Box 1927 Albany, NY 12201
	Rajeff Sports 7113 NW 25th St. Vancouver, WA 98665
	RIO Products Intl. Inc. 5050 S. Yellowstone Hwy. Idaho Falls, ID 83402
	Simms Fishing Products PO Box 3645 Bozeman, MT 59772
	Smartshield Sunscreens PO Box 191091 Dallas, TX 75219
	RL Winston Rod Company PO Box 411 Twin Bridges, MT 59754
	Ted Juracsik Tool/Tibor Reel 255 North Congress Ave. Delray Beach, FL 33445
	NCO Financial Systems PO Box 15630 Dept. 23 Wilmington, DE 19850-5630
	Whiting Farms Inc. 5796 Sawmill Mesa Rd.

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Delta, CO 81416-3536</p> <p>Xerographic Solutions 1387 Fairport Rd. Ste. 1000-A Fairport, NY 14450</p> <p>Atlantic Salmon Federation (Canada) PO Box 5200 St. Andrew, NB E5B 3S8</p> <p>Fly Fishing Guide PO Box 331 Montoursville, PA 17754-0331</p> <p>Flymen Fishing Company LLC PO Box 549 Charlotte, NC 28277</p> <p>Great Lakes Publishing 606 Crysler St. Pittsburgh, PA 15226</p> <p>Griffin Enterprises Inc. 465A Ash Rd. Kalispell, MT 59901</p> <p>Hatch Magazine 16 Huntington Ave. Amelia, OH 45102</p> <p>Kennebec River Fly & Tackle Co. 14 Maine St. Box 18 Brunswick, ME 04011</p> <p>Raymont C. Rumpf & Son PO Box 319 Sellersville, PA 18960</p> <p>National Grid PO Box 4798 Syracuse, NY 13221-4798</p> <p>Frank Amato Publication Inc. PO Box 82112 Portland, OR 97282</p> <p>Fishpond 9829 Widmer Rd. Lenexa, KS 66215</p> <p>Industrial Credit Serv. 3150 Richards Rd. Ste. 102 Bellevue, WA 98005-4446</p> <p>Exofficio 2321 Circadian Way Santa Rosa, CA 95407-5416</p>

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Kenneth B. Smith PO Box 185 Springville, NY 14141</p>	<p>Dell PO Box 5275 Carol Stream, IL 60197-5275</p> <p>Capital One PO Box 70884 Charlotte, NC 28272-0884</p> <p>Bob Henley's Tie-A-Fly 4511 Ashton Drive Sacramento, CA 95864</p> <p>Abrams, Davis & Keller, Inc. 1201 Sussex Turnpike, Ste. 102 Randolph, NJ 07869</p> <p>Crystal Rock Bottled Water PO Box 10028 Waterbury, CT 06725-0028</p> <p>Receivables Control Corp. PO Box 9658 Minneapolis, MN 55440-9658</p> <p>OVIS 178 Conservation Way Sunderland, VT 05250-4465</p> <p>The Waterworks-Lamson PO Box 2367 Ketchum, ID 83340</p> <p>Wells Fargo Hm Mortgag PO Box 10368 Des Moines, IA 50306-0368</p> <p>Overhead Door Co. Of Jamestown 1884 Mason Dr. Jamestown, NY 14701</p> <p>Bee Publications, Inc. 5564 Main St. Buffalo, NY 14231</p> <p>Ted Juracsik Tool/Tibor Reel 255 North Congress Ave. Delray Beach, FL 33445</p> <p>Angler Sport Group 6619 Oak Orchard Rd. Elba, NY 14058</p> <p>G Loomis 1359 Downriver Dr. Woodland, WA 98674</p> <p>HMH 14 Main St. PO Box 18 Brunswick, ME 04011</p>

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	DeLage Landen PO Box 41601 Phila, PA 19101-1601

IN RE Smith, Deborah S.

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Separated	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son	AGE(S): 18 15
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	Case Manager Western NY DDSO 24 years 1200 East & West Rd. West Seneca, NY 14224	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 4,442.27	\$ _____
\$ _____	\$ _____

2. Estimated monthly overtime

\$ _____	\$ _____
----------	----------

3. SUBTOTAL

\$ 4,442.27	\$ _____
--------------------	----------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 1,157.43	\$ _____
--------------------	----------

b. Insurance

\$ 244.43	\$ _____
------------------	----------

c. Union dues

\$ _____	\$ _____
----------	----------

d. Other (specify) See Schedule Attached

\$ 731.43	\$ _____
------------------	----------

\$ _____	\$ _____
----------	----------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,133.29	\$ _____
--------------------	----------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,308.98	\$ _____
--------------------	----------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____	\$ _____
----------	----------

8. Income from real property

\$ _____	\$ _____
----------	----------

9. Interest and dividends

\$ _____	\$ _____
----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____	\$ _____
----------	----------

11. Social Security or other government assistance

(Specify) _____

\$ _____	\$ _____
----------	----------

\$ _____	\$ _____
----------	----------

12. Pension or retirement income

\$ _____	\$ _____
----------	----------

13. Other monthly income

(Specify) _____

\$ _____	\$ _____
----------	----------

\$ _____	\$ _____
----------	----------

\$ _____	\$ _____
----------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ _____	\$ _____
----------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,308.98	\$ _____
--------------------	----------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 2,308.98

 (Report also on Summary of Schedules and, if applicable, on
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
ERS Loans	411.67	
SEFA Of Buffalo	6.50	
PEF Long Term Disability	19.37	
PEF Member	39.98	
Deferred Comp	253.91	

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,000.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>275.00</u>
b. Water and sewer	\$ <u>75.00</u>
c. Telephone	\$ <u>150.00</u>
d. Other Cable	\$ <u>55.00</u>
Internet	\$ <u>32.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>100.00</u>
6. Laundry and dry cleaning	\$ <u>25.00</u>
7. Medical and dental expenses	\$ <u>50.00</u>
8. Transportation (not including car payments)	\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u>10.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ <u>300.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other Personal Care Items	\$ <u>75.00</u>
_____	\$ _____
_____	\$ _____

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 2,947.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>2,308.98</u>
b. Average monthly expenses from Line 18 above	\$ <u>2,947.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-638.02</u>

IN RE Smith, Deborah S.

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: March 18, 2009 Signature: /s/ Deborah S. Smith
Deborah S. Smith

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)
 [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

Smith, Deborah S.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
88,880.45	Employment
2006	\$ 39,601.34
2007	\$ 49,279.11

2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Five Star Bank v. Deborah Smith and dba Buffalo Outfitters Fly Shop Index No. 74942	Summons	Supreme Court County of Cattaraugus	
Bee Publications, Inc. v. Deborah Judgment S. Smith, dba Buffalo Outfitters Index No. E14755		State of New York County of Erie	
US Bank National Assoc. v. Deborah Smith Index No.: 75041	Foreclosure	State of New York Supreme Court County of Cattaraugus	

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Daimler Chry. PO Box 9223 Farmington Hill, MI 48333	10/2008	2006 Dodge Ram Pickup \$20,000.00

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.
-

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Scott Bylewski, Esq. 385 Cleveland Dr. Buffalo, NY 14215	8/2008	200.00
Carr Saglimben LLP 235 North Union St. Olean, NY 14760	9/2/08	1,800.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
-

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.
-

15. Prior address of debtor

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **March 18, 2009**

Signature /s/ Deborah S. Smith
of Debtor

Deborah S. Smith

Date: _____

Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

Smith, Deborah S.Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for *EACH* debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Five Star Bank	Describe Property Securing Debt: 600 Broad St.
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: Five Star Bk	Describe Property Securing Debt: 600 Broad St.
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Lawrence Read	Describe Leased Property: Commercial Lease	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

____ 1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: March 18, 2009/s/ Deborah S. Smith

Signature of Debtor

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION*(Continuation Sheet)***PART A – Continuation**

Property No. 3		
Creditor's Name: Wells Fargo Hm Mortgage	Describe Property Securing Debt: 600 Broad St.	
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No.		
Creditor's Name:	Describe Property Securing Debt:	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Property No.		
Creditor's Name:	Describe Property Securing Debt:	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Continuation sheet 1 of 1

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Smith, Deborah S.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: March 18, 2009

Signature: /s/ Deborah S. Smith
Deborah S. Smith

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

Aaron Dautch Sternberg & Lawson. , LLP
730 Convention Tower
Buffalo, NY 14202

Abrams, Davis & Keller, Inc.
1201 Sussex Turnpike, Ste. 102
Randolph, NJ 07869

Aes/ Hsbc
Pob 2461
Harrisburg, PA 17101

Aes/natl Col
Pob 2461
Harrisburg, PA 17101

Aes/nct
Pob 2461
Harrisburg, PA 17105

AMCA
PO Box 1235
Elmsford, NY 10523-0935

American Home Shield
PO Box 2803
Memphis, TN 38101-2803

Angler Sport Group
6619 Oak Orchard Rd.
Elba, NY 14058

Atlantic Salmon Federation (Canada)
PO Box 5200
St. Andrew, NB E5B 3S8

Bank Of America
PO Box 15726
Wilmington, DE 19886

Bee Publications, Inc.
5564 Main St.
Buffalo, NY 14231

Bk Of Amer
PO Box 22031
Greensboro, NC 27420

Bob Henley's Tie-A-Fly
4511 Ashton Drive
Sacramento, CA 95864

Buffalo Alarm Inc.
1325 Millersport Highway
Buffalo, NY 14221

Buffalo Outfitters Fly Shop
5655 Main St.
Williamsville, NY 14221

Capital Managment Services, LP
726 Exchange Street, Suite 700
Buffalo, NY 14210

Capital One
PO Box 70884
Charlotte, NC 28272-0884

Cattaraugus County Sheriff Dept.
301 Court St.
Little Valley, NY 14755

Chrysler Financial
PO Box 9001921
Louisville, KY 40290-1921

Citi Cards
PO Box 689106
Des Moines, IA 50368-9106

Citibank South Dakota N.A.
701 East 60th Street
North Sioux Falls, SD 57117

College Loan
C/o Acs 501 B
Utica, NY 13501

Crystal Rock Bottled Water
PO Box 10028
Waterbury, CT 06725-0028

DeLage Landen
PO Box 41601
Phila, PA 19101-1601

Dell
PO Box 5275
Carol Stream, IL 60197-5275

Discover Fin
Pob 15316
Wilmington, DE 19850

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Exofficio
2321 Circadian Way
Santa Rosa, CA 95407-5416

Filson Corp.
PO Box 34020
Seattle, WA 98124

Fishpond
9829 Widmer Rd.
Lenexa, KS 66215

Five Star Bank
44 Liberty St.
Warsaw, NY 14810

Five Star Bk
44 Liberty St
Bath, NY 14810

Fly Fishing Guide
PO Box 331
Montoursville, PA 17754-0331

Flymen Fishing Company LLC
PO Box 549
Charlotte, NC 28277

Frank Amato Publication Inc.
PO Box 82112
Portland, OR 97282

G Loomis
1359 Downriver Dr.
Woodland, WA 98674

Gemb/sams Club
Po Box 981400
El Paso, TX 79998

Great Lakes Publishing
606 Crysler St.
Pittsburgh, PA 15226

Griffin Enterprises Inc.
465A Ash Rd.
Kalispell, MT 59901

Hatch Magazine
16 Huntington Ave.
Amelia, OH 45102

HMH
14 Main St. PO Box 18
Brunswick, ME 04011

Hsbc/bontn
Pob 15521
Wilmington, DE 19805

IC Systems, Inc.
PO Box 64887
St. Paul, MN 55164-0887

Industrial Credit Serv.
3150 Richards Rd. Ste. 102
Bellevue, WA 98005-4446

Kennebec River Fly & Tackle Co.
14 Maine St. Box 18
Brunswick, ME 04011

Kenneth B. Smith
PO Box 185
Springville, NY 14141

Kohls/chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Kurowski Of Buffalo, Inc.
5655 Main St.
Williamsville, NY 14221

Lawrence Read
385 Heim Rd.
Getzville, NY 14068

Lawrence Read
385 Heim Road
Getzville, NY 14068

Mercantile Adjustment Bureau, LLC
PO Box 9016
Williamsville, NY 14231

Monroe County Library System
115 South Ave.
Rochester, NY 14604

National Fuel
P.O. Box 4103
Buffalo, NY 14264

National Grid
PO Box 4798
Syracuse, NY 13221-4798

NCO Financial Systems
PO Box 4936
Trenton, NJ 08650

NCO Financial Systems
PO Box 15630 Dept. 23
Wilmington, DE 19850-5630

Olean General Hospital
500 Main St.
Olean, NY 14760

One Communications
PO Box 1927
Albany, NY 12201

Outsource Receivable
261 Main St.
Arcade, NY 14009

Overhead Door Co. Of Jamestown
1884 Mason Dr.
Jamestown, NY 14701

OVIS
178 Conservation Way
Sunderland, VT 05250-4465

Paypal
PO Box 45950
Omaha, NE 68145-0950

Phillips Lytle LLP
1400 First Federal Plaza
Rochester, NY 14614

Quest Diagnostics Inc.
3 Giralda Farms
Madison, NJ 07940

Rajeff Sports
7113 NW 25th St.
Vancouver, WA 98665

Raymont C. Rumpf & Son
PO Box 319
Sellersville, PA 18960

Receivables Control Corp.
PO Box 9658
Minneapolis, MN 55440-9658

Relin, Goldstein & Crane, LLP
28 East Main St. Ste. 1800
Rochester, NY 14614-1918

RIO Products Intl. Inc.
5050 S. Yellowstone Hwy.
Idaho Falls, ID 83402

Rivers West Apparel Inc.
2900 4th Ave. South
Seattle, WA 98134

RL Winston Rod Company
PO Box 411
Twin Bridges, MT 59754

Simms Fishing Products
PO Box 3645
Bozeman, MT 59772

Smartshield Sunscreens
PO Box 191091
Dallas, TX 75219

Spirit River Inc.
423 Winchester St.
Roseburg, OR 97470

Steven J. Baum, PC
220 Northpoinyr Parkway Ste. G
Amherst, NY 14228

Stone Creek LTD
2645 64th Ave.
Greeley, CO 80634-8906

Ted Juracsik Tool/Tibor Reel
255 North Congress Ave.
Delray Beach, FL 33445

Thd/cbsd
Po Box 6497
Sioux Falls, SD 57117

The Waterworks-Lamson
PO Box 2367
Ketchum, ID 83340

Transworld Systems
PO Box 1864
Santa Rosa, CA 95402

Unique National Collec
119 E Maple St
Jeffersonville, IN 47130

United Recovery Systems
5800 North Course Drive
Houston, TX 77072

US Bank National Association
3476 Stateview Blvd.
Ft. Mill, SC 29715

Vortex Outdoors
753 West 1700 South
Salt Lake City, UT 84104-8410

Wells Fargo Hm Mortgag
PO Box 10368
Des Moines, IA 50306-0368

Whiting Farms Inc.
5796 Sawmill Mesa Rd.
Delta, CO 81416-3536

Woods Oviatt Gilman LLP
700 Crossroads Building, 2 State St.
Rochester, NY 14614

Xerographic Solutions
1387 Fairport Rd. Ste. 1000-A
Fairport, NY 14450

Thomas P. DiNapoli
State Comptroller

DEBORAH S SMITH

Total Gross Fed Taxable Gro
Current 2,050.28 1,854.1
YTD 96,952.21 55,916.2

12/11/2008 09:44

716-938-9145

LV DH

PAGE 04/05

Advice # 48635344
Advice Date 09/11/2008
Department ID 51330

Pay Start Date 08/14/2008
Pay End Date 08/27/2008
Negotiating Unit 05
Retirement System ERS

Current
Hrs/Days
Earnings
YTD

Regular Pay Salary Employee
Retire Ad OT Meals
Retire OT - Annual
Retire Regular Pay Scaled

Earnings
Current
Hrs/Days
Earnings
YTD

Regular Pay Salary Employee
Retire Ad OT Meals
Retire OT - Annual
Retire Regular Pay Scaled

Current
Hrs/Days
Earnings
YTD

Regular Pay Salary Employee
Retire Ad OT Meals
Retire OT - Annual
Retire Regular Pay Scaled

TAX DATA
Federal State NYC
Marital Status S 5
Allowances 0
Adult Annl 0

TAXES
Current YTD
Fed Withholding 362.92 5,722.8
Medicare 28.63 460.1
Social Security 162.59 2,509.4
NY Withholding 93.36 1,759.4

TAXES
Current YTD
Fed Withholding 362.92 5,722.8
Medicare 28.63 460.1
Social Security 162.59 2,509.4
NY Withholding 93.36 1,759.4

TAXES
Current YTD
Fed Withholding 362.92 5,722.8
Medicare 28.63 460.1
Social Security 162.59 2,509.4
NY Withholding 93.36 1,759.4

BEFORE TAX DEDUCTIONS
Current YTD
Regular Before Tax Health 77.79 1,677.18
Deferred Comp 118.35 2,254.95
Special Before Tax Health Adj 25.96

AFTER TAX DEDUCTIONS
Current YTD
ERS Retirement After Tax 141.08 2,679.
ERS Loans 3.09 57.
SSEA of Buffalo & Erie County 15.75 260.
Life Insurance PEF 7.66 146.
PEF Long Term Disability 18.45 350.

AFTER TAX DEDUCTIONS
Current YTD
ERS Retirement After Tax 141.08 2,679.
ERS Loans 3.09 57.
SSEA of Buffalo & Erie County 15.75 260.
Life Insurance PEF 7.66 146.
PEF Long Term Disability 18.45 350.

AFTER TAX DEDUCTIONS
Current YTD
ERS Retirement After Tax 141.08 2,679.
ERS Loans 3.09 57.
SSEA of Buffalo & Erie County 15.75 260.
Life Insurance PEF 7.66 146.
PEF Long Term Disability 18.45 350.

September 11, 2008

Advice No. 48635344

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution		Account Number(s) not displayed to protect your privacy	
Transit #	Account Type	Deposit	
222380787	Savings	49.00	
022304030	Checking	259.00	
022097820	Checking	331.10	
Total		1,121.10	

NON-NEGOTIABLE

NET DISTRIBUTIONS	
Advice # 48635344	1,121.10
Check #	
Total	1,121.10

Home > Compensate Employees > Maintain Payroll Data (US) > Inquire > **Paycheck Data**[New Window](#)**Paycheck Earnings****Paycheck Taxes****Paycheck Deductions**

Company: NYS

Pay Group: ILA

Pay Period End: 09/10/2008

Page:

EmplID: 083507586

Name: SMITH,DEBORAH S

Line:

Confirmed Advice

☐ Off Cycle ? ☐ Reprint ☐ Adjustment ☐ Corrected Sep Chk #:Issue Date
09/25/2008Check #
48849181Earnings
2,050.28Taxes
547.17Deductions
382.00Net Pay
1,121.11**Taxes**

Find | View All First 1-4 of 4 La:

State / Resident	Tax Entity	Tax Class	Tax Amount	Taxable Gross	No Limit Gross / Tax Not Taken	AP Status
	US Federal	MED/EE	28.60	1,972.49	1,972.49	
	US Federal	DASDI/EE	122.29	1,972.49	1,972.49	
	US Federal	Withholding	302.92	1,854.14		
NY Y	State	Withholding	93.36	1,854.14		

Tax Tips

Find | View All First 1-4 of 4 La:

State / Resident	Tax Entity	Tax Class	Tax Amount	Taxable Gross	Current Tips / Delayed Tips	AP Status
	US Federal	MED/EE	28.60	1,972.49		
	US Federal	DASDI/EE	122.29	1,972.49		
	US Federal	Withholding	302.92	1,854.14		
NY Y	State	Withholding	93.36	1,854.14		

1042 Taxes

Save

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Company: NYS Pay Group: ILA Pay Period End: 09/10/2008 Page:
 EmplID: 083507586 Name: SMITH,DEBORAH S Line:
 Confirmed Advice ☐ Off Cycle ? ☐ Reprint ☐ Adjustment ☐ Corrected Sep Chk #:

Issue Date	Check #	Earnings	Taxes	Deductions	Net Pay
09/25/2008	48849181	2,050.28	547.17	382.00	1,121.11

Deductions

Find | View 3 First 1-8 of 8

Benefit Plan Code	Class	Ben Rcd#/ Plan Type *	Amount	Amt Not Taken/ Calculated Base	Payback Amt/ Refund Amt	AP Stati
Deferred Comp		0	118.35			
OSC457 416	Before-Tax	457				
ERS Retirement After Tax		0				
ERSAFT 607	After-Tax	ERS		2,050.28		
PEF Member		999	18.45			
233	After-Tax	General				
Life Insurance PEF		999	15.75			
345	After-Tax	General				
PEF Long Term Disability		999	7.68			
357	After-Tax	General				
ERS Loans		999	141.00			
610	After Tax	General				
SEFA of Buffalo & Erie County		999	3.00			
857	After Tax	General				
Regular Before Tax Health		999	77.79			
HIBTRG	Before-Tax	General				

Net Pay Distribution

Find | View All First 1-2 of 2

Check/Advice#	Account Type	Bank ID	Account#	Amount
48849181	Savings	222380757	49171	40.00
48849181	Checking	022307820	1010023853	1081.11

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Company: NYS Pay Group: ILA Pay End Dt: 09/10/2008 Page: 11
 EmplID: 083507586 Name: SMITH,DEBORAH S Line:
 Confirmed Advice ☐ Off Cycle ? ☐ Reprint ☐ Adjustment ☐ Corrected Sep Chk #:

Issue Date	Check #	Earnings	Taxes	Deductions	Net Pay
09/25/2008	48849181	2,050.28	547.17	382.00	1,121.11

Earnings						Find View All	First	1 of 1	Last
Begin-End Dates		Emp	Rcd#	Ben Rcd#	Addl #	Reason	Additional Data		
08/28/2008 09/10/2008			0	0		None			
Rate Code		Hc		hrs		Earnings			
Regular:						FLSA Rate:			
Overtime:						Shift/Rate:	N /		
Reg Earns:		80.00		2,050.28		State:	NY		
Rate Used:		Hourly Rate				Locality:			
Other Earnings						Find View All	First	1 of 1	Last
Code Description		Rate Code		Hours		Amount + T R			

Special Accumulator(s)

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Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross		Fed Taxable Gross	
Advice # 49285116		Pay Start Date 09/25/2008		Current		2,850.28	
Advice Date 10/23/2008		Pay End Date 10/08/2008		YTD		45,193.05	
Department ID 51330		Negotiating Unit 05		Retirement System ERS		Net Pay 1,121.11	
				Pay Rate		53,454.00	
EARNINGS		Hrs/Days		Current		Earnings	
Regular Pay Salary Employee		2,050.28		45,049.77		Marital Status	
Retro Adj OT Meals		3.50		8.25		Allowances	
Retro OT - Annuals				2,046.55		Addtl. Amt.	
Retro Regular Pay Salaried							
TAX DATA		Federal		State		NYC	
		0		0		0	
TAXES		Current		YTD			
Fed Withholding		302.92		6,451.62			
Medicare		28.60		625.92			
Social Security		122.29		2,876.33			
NY Withholding		93.56		2,039.55			
BEFORE TAX DEDUCTIONS		Current		YTD		AFTER TAX DEDUCTIONS	
Regular Before Tax Health		77.79		1,910.55		ERS Retirement After Tax	
Deferred Comp		118.35		2,590.00		ERS Loans	
Special Before Tax Health Adj				25.86		SEPA of Buffalo & Erie County	
						Life Insurance PEF	
						PEP Long Term Disability	
						PEP Member	
Current		YTD		Current		YTD	
141.00		3,102.90		141.00		3,102.90	
3.00		66.99		3.00		66.99	
15.75		509.16		15.75		509.16	
7.66		169.76		7.66		169.76	
19.45		405.80		19.45		405.80	

Advice No. 49285116

NON-NEGOTIABLE

NET DISTRIBUTIONS
Advice # 49285116
Check #
Total

October 23, 2008

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution	Account Number(s)	not displayed to protect your privacy
Transit #	Account Type	Deposit
22280757	Savings	60.99
092007820	Checking	1,060.11
Total		1,121.11

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH	
Advice # 49506437	Pay Start Date 10/09/2008	Negotiating Unit 05	
Advice Date 11/06/2008	Pay End Date 10/22/2008	Retirement System ERS	
Department ID 51330			
EARNINGS		Current	YTD
Regular Pay Salary Employee	Hours Days	Earnings	
Retro Adj Of Meals		2,050.28	45,170.05
Retro OT - Annuals			0.50
Retro Regular Pay Salary			6.23
			2,044.55
TAX DATA		Federal	State
Marital Status		\$	\$
Allowances		0	0
Actli. Amt.			
TAXES		Current	YTD
Medicare		302.92	6,934.
Social Security		28.60	654.
NY Withholding		122.39	2,798.
		93.36	2,132.
BEFORE TAX DEDUCTIONS		Current	YTD
Regular Before Tax Health		77.79	1,930.34
Deferred Comp		118.35	2,736.35
Special Before Tax Health Adj			25.86
AFTER TAX DEDUCTIONS		Current	YTD
ERS Retirement After Tax			
ERS Loans			
SEFA of Buffalo & Erie County			
Life Insurance PEF			
PEF Long Term Disability			
PEF Member			
		161.09	3,243.
		3.00	89.1
		15.75	325.1
		7.66	177.1
		16.45	424.2
Net Pay		1,121.10	
Pay Rate		53,454.00	
Total Gross		47,153.33	
Fed Taxable		1,857.42	

November 06, 2008

Advice No. 49506437

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution		Account Number(s) not displayed to protect your privacy	
Transit #	Account Type		
222380757	Savings		Deposit
022307620	Checking		40.00
			1,081.10
Total			1,121.10

NON-NEGOTIABLE

NET DISTRIBUTIONS	
Advice # 49506437	1,121.10
Check #	
Total	1,121.10

DEBORAH S SMITH		Total Gross		Fed Taxable G	
Current	2,950.28	1,854.			
YTD	49,203.51	44,284.			
Net Pay 1,121.11					
Pay Rate		53,454.00			
Pay Start Date 10/23/2008		Negotiating Unit 05		ERS	
Pay End Date 11/05/2008		Retirement System		ERS	
Department ID 51330					
EARNINGS		Current		YTD	
Regular Pay Salary Employee	Hrs/Days	Earnings	Hrs/Days	Earnings	
Petro Adj OT Needs		2,050.28		47,159.33	
Petro OT - Annual's				0.50	
Retire Regular Pay Salaried				8.23	
				2,044.55	
TAX DATA		Federal		State	
Marital Status					
Allowances					
Adopt Aml					
TAXES		Current		YTD	
Fed Withholding					
Medicare					
Social Security					
NY Withholding					
BEFORE TAX DEDUCTIONS		Current		YTD	
Regular Before Tax Health					
Deferred Comp					
Special Before Tax Health Adj					
AFTER TAX DEDUCTIONS		Current		YTD	
ERS Retirement After Tax					
ERS Loans					
SEPA of Shilado & Erie County					
Life Insurance PEF					
PEF Long Term Disability					
PEF Member					

November 20, 2008

Advice No. 49730243

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution	Account Number(s)	net displayed to protect your privacy
Transit #	Account Type	Deposit
222380757	Savings	49.00
022307820	Checking	1,081.11
Total		1,121.11

NON-NEGOTIABLE

NET DISTRIBUTIONS
Advice # 49730243
Check #
Total

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross Fed Taxable Gross	
				Current YTD	2,050.28 51,253.89
Advice # Advice Date	49952841 12/04/2008	Pay Start Date Pay End Date	11/06/2008 11/19/2008	Negotiating Unit Retirement System	05 ERS
Department ID 51330				Net Pay 1,121.11	
				Pay Rate 53,454.00	
EARNINGS		TAX DATA			
	Current Hrs/Days Earnings	YTD Hrs/Days Earnings	Federal	State	NYC Yonkers
Regular Pay Salary Employee	2,050.28	49,200.61	Marital Status S	S	
Retro Adj OT Meals		0.50	Allowances 0	0	
Retro OT - Annuals		8.23	Addl. Amt.		
Retro Regular Pay Salaried		2,044.55			
		TAXES		Current	YTD
		Fed Withholding		302.92	7,540.36
		Medicare		28.60	711.72
		Social Security		122.29	3,043.21
		NY Withholding		93.36	2,319.63
BEFORE TAX DEDUCTIONS		Current	YTD	AFTER TAX DEDUCTIONS	
Regular Before Tax Health	77.79	2,143.92	ERS Retirement After Tax	141.00	3,525.00
Deferred Comp	118.35	2,945.05	ERS Loans	3.00	75.00
Special Before Tax Health Adj		25.86	SEFA of Buffalo & Erie County	15.75	355.41
			Life Insurance PEF	7.66	192.74
			PEF Long Term Disability	18.45	461.15
			PEF Member		

December 04, 2008

Advice No. 49952841

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution		Account Number(s) not displayed to protect your privacy	
Transit #	Account Type	Deposit	
222380757	Savings	40.00	
022307820	Checking	1,081.11	
Total		1,121.11	

NON-NEGOTIABLE

NET DISTRIBUTIONS	
Advice # 49952841	1,121.11
Check #	
Total	1,121.11

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross Fed Taxable Gross Current 2,050.28 1,854.14 YTD 55,304.17 47,993.20	
Advice # 50173626 Advice Date 12/18/2008		Pay Start Date 11/20/2008 Pay End Date 12/03/2008		Negotiating Unit 05 Retirement System ERS	
Department ID 51330		Net Pay 1,121.10 Pay Rate 53,454.00			
EARNINGS		Current YTD Hrs/Days Earnings Hrs/Days Earnings		TAX DATA	
Regular Pay Salary Employee 2,050.28 Retro Adj OT Meals 0.50 Retro OT - Annuls 8.23 Retro Regular Pay Salaried 2,044.55				Federal State NYC Yonkers Marital Status S S Allowances 0 0 Addl. Amt.	
				TAXES Current YTD Fed Withholding 362.92 7,843.30 Medicare 28.60 740.32 Social Security 122.30 5,165.51 NY Withholding 95.56 2,412.99	
BEFORE TAX DEDUCTIONS		Current YTD Regular Before Tax Health 77.79 2,221.71 Deferred Comp 118.35 3,063.40 Special Before Tax Health Adj 25.86		AFTER TAX DEDUCTIONS Current YTD ERS Retirement After Tax 141.00 3,566.00 ERS Loans 5.00 78.00 SEFA of Buffalo & Erie County 15.75 371.15 Life Insurance PEF 7.66 200.40 PEF Long Term Disability 18.05 479.60 PEF Member	

December 18, 2008

Advice No. 50173626

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution			Account Number(s) not displayed to protect your privacy	
Transit #	Account Type		Deposit	
222380757	Savings		40.00	
022307820	Checking		1,081.10	
Total			1,121.10	

NON-NEGOTIABLE

NET DISTRIBUTIONS	
Advice # 50173626	1,121.10
Check #	
Total	1,121.10

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross Fed Taxable Gross	
Advice # 50396555	Pay Start Date 12/04/2008	Negotiating Unit 05	Current 2,050.28	YTD 55,554.45	1,836.03
Advice Date 12/31/2008	Pay End Date 12/17/2008	Retirement System ERS	YTD 55,554.45		49,829.23
Department ID 51330	Net Pay 1,113.24			Pay Rate 53.454.00	
EARNINGS		TAX DATA			
Current YTD		Federal State NYC Yankers			
Hrs/Days Earnings	Hrs/Days Earnings	Marital Status \$ \$			
Regular Pay Salary Employee 2,050.28	55,501.17	Allowances 0 0			
Retro Adj OT Meals 0.50		Addl. Amt.			
Retro OT - Annals 8.23	2,044.55				
Retro Regular Pay Salaried					
		TAXES			
		Current YTD			
		Fed Withholding 298.39 8,141.69			
		Medicare 28.32 768.64			
		Social Security 121.10 3,286.61			
		NY Withholding 92.12 2,505.11			
BEFORE TAX DEDUCTIONS		AFTER TAX DEDUCTIONS			
Current YTD		Current YTD			
Regular Before Tax Health 97.06 2,318.77		ERS Retirement After Tax 141.00 3,807.00			
Deferred Comp 117.19 3,189.59		ERS Loans 15.75 386.91			
Special Before Tax Health Adj 25.86		Life Insurance PEF 7.66 208.06			
		PEF Long Term Disability 10.45 496.05			
		PEF Member 76.00			
		SEFA of Buffalo & Erie County			

December 31, 2008

Advice No. 50396555

Deposited in the Account(s) of DEBORAH S SMITH

Direct Deposit Distribution		Account Number(s) not displayed to protect your privacy	
Transit #	Account Type	Deposit	
222380757	Savings	40.00	
022307820	Checking	1,073.24	
Total		1,113.24	

NON-NEGOTIABLE

NET DISTRIBUTIONS	
Advice # 50396555	1,113.24
Check #	
Total	1,113.24

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross		Fed Taxable Gross
Advice # 50396555		Pay Start Date 12/04/2008		Current		2,450.28
Advice Date 12/31/2008		Pay End Date 12/17/2008		YTD		55,854.45
Department ID 51330		Negotiating Unit 05		Retirement System ERS		49,829.21
				Net Pay		1,113.24
				Pay Rate		53,454.00

EARNINGS	Current	Hrs/Days	Earnings	Hrs/Days	YTD	TAX DATA	Federal	State	NYC	Yonkers
Regular Pay Salary Employee	2,650.25		53,501.17			Marital Status	S	S		
Retro Adj OT Meals			0.50			Allowances				
Retro OT - Annuals			8.25			Ad5 - AmL				
Retro Regular Pay Salaried			2,064.55							
						TAKES				YTD
						Fed Withholding			258.55	8,141.65
						Medicare			28.52	788.64
						Social Security			121.36	8,286.61
						NY Withholding			92.12	2,505.11

BEFORE TAX DEDUCTIONS		AFTER TAX DEDUCTIONS	
Current	YTD	Current	YTD
Regular Before Tax Health	97.05	ERS Retirement After Tax	141.00
Deferred Comp	117.19	ERS Loans	15.75
Special Before Tax Health Adj	25.56	Life Insurance PEF	7.16
		PEF Long Term Disability	16.95
		PEF Member	
		SEPA of Buffalo & Erie County	

December 31, 2008

Advice No. 50396555

Deposited in the Account(s) of DEBORAH S SMITH

NON-NEGOTIABLE

Direct Deposit Distribution	Account Number(s)	not displayed to protect your privacy
Transit #	Account Type	Deposit
222380757	Savings	48.00
002307620	Checking	1,075.24
Total		1,113.24

Advice # 50396555	1,113.24
Check #	
Total	1,113.24

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross Fed Taxable Gross	
Check # 26824786		Pay Start Date 12/18/2008		Current 2,050.28 1,836.83	
Check Date 01/15/2009		Pay End Date 12/31/2008		YTD 2,050.28 1,836.83	
Department ID 51330		Negotiating Unit 05		Net Pay 1,115.97	
		Retirement System ERS		Pay Rate 53,454.00	
EARNINGS		Current	YTD	TAX DATA	
Hrs/Days	Earnings	Hrs/Days	Earnings	Federal	State NYC Yonkers
Regular Pay Salary Employee	2,050.28		2,050.28	Market Status 3	3
				Allowances 0	0
				Advt. Amt.	
				TAXES	
				Current	YTD
				Fed Withholding	292.66 292.66
				Medicare	26.82 26.82
				Social Security	121.10 121.10
				NY Withholding	92.12 92.12
BEFORE TAX DEDUCTIONS		Current	YTD	AFTER TAX DEDUCTIONS	
Regular Before Tax Health	97.86	97.86		ERS Retirement After Tax	
Deferred Comp	117.19	117.19		ERS Loans	141.00 141.00
				SEFA of Buffalo & Erie County	5.00 5.00
				Life Insurance PEF	15.75 15.75
				PEF Long Term Disability	7.66 7.66
				PEF Member	18.45 18.45

Thomas P. DiNapoli State Comptroller				DEBORAH S SMITH				Total Gross Fed Taxable Gross			
Check #	27017084	Pay Start Date	01/29/2009	Negotiating Unit	05	Current	YTD	2,059.26	1,036.93	Current	YTD
Check Date	02/26/2009	Pay End Date	02/11/2009	Retirement System	ERS	2,059.26	1,036.93	8,291.12	7,344.12	Net Pay	1,065.69
Department ID	51330									Pay Rate	53,454.00
EARNINGS				TAX DATA				Federal State NYC Yonkers			
Regular Pay Salary Employee				Marital Status Allowances Addl. Am't.				\$ \$ \$ \$			
				Earnings				9,201.12			
				Hrs/Days				2,059.26			
				TAXES				Current YTD			
				Fed Withholding				292.86			
				Medicare				29.32			
				Social Security				121.10			
				NY Withholding				92.12			
				YTD				3,170.44			
				YTD				113.24			
				YTD				484.40			
				YTD				369.46			

BEFORE TAX DEDUCTIONS				AFTER TAX DEDUCTIONS				Total Gross Fed Taxable Gross			
Current	YTD	Current	YTD	Current	YTD	Current	YTD	Current	YTD	Current	YTD
Regular Before Tax Health	97.06	399.24	448.74	ERS Retirement After Tax		199.00	662.89	2,059.26	1,036.93	2,059.26	1,036.93
Deferred Comp	117.19	448.74		ERS Loans		3.00	12.88	8,159.86	5,508.99	8,159.86	5,508.99
				SEFA of Buffalo & Erie County		18.75	63.88				
				Life Insurance PEF		8.94	24.40				
				PEF Long Term Disability		18.48	75.89				
				PEF Member							

Thomas P. DiNapoli State Comptroller				DEBORAH S SMITH				Total Gross Fed Taxable Gross			
Check #	26949302	Pay Start Date	01/15/2009	Negotiating Unit	05	Current	YTD	2,059.26	1,031.93	Current	YTD
Check Date	02/12/2009	Pay End Date	01/28/2009	Retirement System	ERS	2,059.26	1,031.93	6,159.86	5,508.99	Net Pay	1,065.68
Department ID	51330									Pay Rate	53,454.00
EARNINGS				TAX DATA				Federal State NYC Yonkers			
Regular Pay Salary Employee				Marital Status Allowances Addl. Am't.				\$ \$ \$ \$			
				Earnings				1,159.86			
				Hrs/Days				2,059.26			
				Current				Current YTD			
				Fed Withholding				292.86			
				Medicare				29.32			
				Social Security				121.10			
				NY Withholding				92.12			
				YTD				877.95			
				YTD				84.97			
				YTD				363.30			
				YTD				276.86			
BEFORE TAX DEDUCTIONS				AFTER TAX DEDUCTIONS				Current YTD			
Regular Before Tax Health				ERS Retirement After Tax				197.89			
Deferred Comp				ERS Loans				3.90			
				SEPA of Buffalo & Erie County				15.75			
				Life Insurance PEF				6.94			
				PEF Long Term Disability				23.54			

BEFORE TAX DEDUCTIONS				AFTER TAX DEDUCTIONS				Total Gross Fed Taxable Gross			
Current	YTD	Current	YTD	Current	YTD	Current	YTD	Current	YTD	Current	YTD
Regular Before Tax Health	97.06	291.18	351.57	ERS Retirement After Tax		199.00	662.89	2,059.26	1,036.93	2,059.26	1,036.93
Deferred Comp	117.19	351.57		ERS Loans		3.00	12.88	8,159.86	5,508.99	8,159.86	5,508.99
				SEFA of Buffalo & Erie County		18.75	63.88				
				Life Insurance PEF		8.94	24.40				
				PEF Long Term Disability		18.48	75.89				
				PEF Member							

Thomas P. DiNapoli State Comptroller		DEBORAH S SMITH		Total Gross Fed Taxable Gross Current 2,050.28 1,836.05 YTD 10,251.40 9,100.15	
Check # 27090178	Pay Start Date 02/12/2009	Negotiating Unit 05	Net Pay 1,065.69		
Check Date 03/12/2009	Pay End Date 02/25/2009	Retirement System ERS	Pay Rate 53,454.00		
Department ID 51330					
EARNINGS		TAX DATA			
	Current	YTD	Federal	State	NYC Yonkers
Hrs/Days	Earnings	Hrs/Days	Earnings		
Regular Pay Salary Employee	2,050.28	10,251.40			
			Marital Status	S	S
			Allowances	0	1
			Addl. Amt.		
			TAXES		
			Current	YTD	
			Fed Withholding	292.66	1,463.30
			Medicare	28.32	141.61
			Social Security	121.10	605.50
			NY Withholding	92.12	460.60
BEFORE TAX DEDUCTIONS		Current	YTD	AFTER TAX DEDUCTIONS	
				Current	YTD
Regular Before Tax Health	97.86	485.30	ERS Retirement After Tax	190.00	852.00
Deferred Comp	117.19	585.95	ERS Loans	3.00	15.00
			SEPA of Buffalo & Erie County	15.75	78.75
			Life Insurance PEF	6.94	43.42
			PEF Long Term Disability	16.45	92.25
			PEF Member		

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

Smith, Deborah S.Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 128,000.00		
B - Personal Property	Yes	3	\$ 26,845.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 157,726.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		\$ 207,267.87	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,308.98
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,947.00
TOTAL		29	\$ 154,845.00	\$ 364,993.87	

**United States Bankruptcy Court
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IN RE:

Case No. _____

Smith, Deborah S.Chapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 6,774.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 6,774.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,308.98
Average Expenses (from Schedule J, Line 18)	\$ 2,947.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,442.27

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 37,726.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 207,267.87
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 244,993.87